

United States Patent And Trademark Office

Applicant(s) : Douglas Monticciolo
Application No. : 09/805,522
Filed : March 13, 2001
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN
TC/AU : 3695
Examiner : Subramanian, Narayanswamy
Docket No. : 198191/0004

October 23, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

Applicant respectfully requests entry of this Response and favorable reconsideration of the application. This Response is being filed in response to the Office Action mailed April 3, 2008. This Response is being filed with a Request for Continued Examination, a Petition for Revival of an Application for Patent Abandoned Unintentionally Under 37 CFR 1.137(b), and necessary fee authorizations. The extension of time fee for a three month extension was previously paid to the U.S. Patent and Trademark Office on October 3, 2008 via authorization to charge Deposit Account No. 19-4709.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.